

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BARREN A. MCELROY  
STEPHANIE L. MCELROY  
Debtor(s)

Case No. 20-20201JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/17/2020.
- 2) The plan was confirmed on 03/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/04/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/11/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,866.85.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$38,781.00
Less amount refunded to debtor	\$6,255.00

**NET RECEIPTS: \$32,526.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,785.86
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,174.29
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,960.15**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMSTRONG CABLE CO	Unsecured	195.65	NA	NA	0.00	0.00
BB & T - NOW TRUIST**	Secured	10,633.00	10,353.74	10,353.74	2,210.07	658.01
CAVALRY SPV I LLC - ASSIGNEE OF	Unsecured	NA	7,857.97	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE OF	Unsecured	NA	16,067.69	0.00	0.00	0.00
COMENITY BANK	Unsecured	19,989.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	832.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANAGEME	Unsecured	716.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,744.00	7,744.15	7,744.15	0.00	0.00
DOLLAR BANK FSB**	Secured	82,758.00	82,686.19	0.00	12,166.14	0.00
DOLLAR BANK FSB**	Secured	0.00	3,186.02	3,186.02	2,443.39	0.00
ERC	Unsecured	464.00	NA	NA	0.00	0.00
FAYETTE COUNTY TAX CLAIM BUR	Secured	NA	1,128.51	1,128.51	306.76	66.59
FED LOAN SERVICING	Unsecured	4,014.00	NA	NA	325.00	0.00
FED LOAN SERVICING	Unsecured	3,321.00	NA	NA	325.00	0.00
FED LOAN SERVICING	Unsecured	1,847.00	NA	NA	325.00	0.00
FED LOAN SERVICING	Unsecured	280.00	NA	NA	59.40	0.00
FIRST COMMONWEALTH BANK	Unsecured	166.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	119.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	7,413.00	6,278.00	6,278.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,135.00	1,135.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	695.00	689.15	689.15	0.00	0.00
LVNV FUNDING LLC	Secured	16,199.88	16,020.31	16,020.31	3,349.30	1,021.42
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	600.00	600.00	0.00	0.00
NAVIENT	Unsecured	3,039.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	914.85	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,831.00	4,831.94	4,831.94	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,099.00	1,099.07	1,099.07	0.00	0.00
RAVI GI ASSOC	Unsecured	800.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	4,284.77	4,284.77	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	25.00	25.00	0.00
SALLIE MAE BANK	Unsecured	NA	2,980.37	2,980.37	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	391.00	NA	NA	0.00	0.00
STANWOOD AREA FCU	Secured	5,518.00	NA	5,518.00	0.00	0.00
TAX AUTH OR TYPE TAX UNKNOWN	Secured	985.96	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	20,188.57	20,188.57	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	44,395.00	0.00	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	500.00	818.72	818.72	0.00	0.00
WEST PENN POWER*	Unsecured	613.58	1,010.82	1,010.82	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$12,166.14	\$0.00
Mortgage Arrearage	\$3,186.02	\$2,443.39	\$0.00
Debt Secured by Vehicle	\$26,374.05	\$5,559.37	\$1,679.43
All Other Secured	\$6,646.51	\$306.76	\$66.59
<b>TOTAL SECURED:</b>	<b>\$36,206.58</b>	<b>\$20,475.66</b>	<b>\$1,746.02</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,587.77	\$4,309.77	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$10,587.77</b>	<b>\$4,309.77</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,097.79</b>	<b>\$1,034.40</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,960.15</u>	
Disbursements to Creditors	<u>\$27,565.85</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$32,526.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.